

Serial #: 10/034,478; Docket: 20338-301  
In reply to Office action mailed: 16 December 2004  
Page 1 of 6

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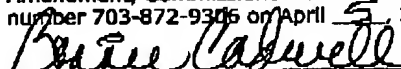
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial #: 10/034,478  
Applicants: Chad Gross, et al.  
Filed: 28 December 2001  
Title: On-line System and Method for Managing Health Care Benefits

Group Art: 2174  
Examiner: Pitaro, Ryan F.  
Docket #: 20338-301

**CERTIFICATE OF TRANSMISSION**

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to "Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" via the facsimile number 703-872-9306 on April 5, 2005.

  
Bonnie Cadwell

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450,  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

In response to the Office action mailed 16 December 2004, please amend the above-identified application as follows.

**OPPENHEIMER**

OPPENHEIMER WOLFF &amp; DONNELLY LLP

Plaza VII, Suite 3300  
45 South Seventh Street  
Minneapolis, MN 55402-1609612.607.7000  
Fax 612.607.7100RECEIVED  
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**FAX COVER LETTER**

April 5, 2005

**TO:** Mail Stop Amendment  
**COMPANY:** U.S. Patent and Trademark Office  
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**FROM:** Steven C. Lieske  
**DIRECT DIAL:** (612) 607-7508  
**EMAIL:** SLieske@oppenheimer.com  
**RE:** U.S. Patent Application No. 10/034,478  
Attorney Docket No. 20338-301

**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that an Amendment and Response to Office Action and signed Declaration of Prior Invention in the United States to Overcome Issue Date of Cited Patent (37 C.F.R. 1.131) are being facsimile transmitted on the date shown below, to the U.S. Patent and Trademark.

  
Bonnie Cadwell4/5/05  
Date

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